

helcim





One-stop payment price comparison.

Compare fees and hardware costs from the top 17 payment companies all in one spot.

 Canada



Last updated October, 2025

Company	helcim	stripe	Square	adyen	clover	Zettle												
Monthly fee	\$0	\$0	\$0 - \$35+/mo	\$0	Monthly software fees that are not publicly listed.	\$0 - \$35+/mo												
In-person credit card processing rates	<p>1.67% + 8¢ Average</p> <table border="1"> <thead> <tr> <th>Monthly processing</th> <th>Interchange</th> </tr> </thead> <tbody> <tr> <td>\$0 - \$50K</td> <td>Interchange + 0.40% + 8¢</td> </tr> <tr> <td>\$50 - \$100K</td> <td>Interchange + 0.35% + 7¢</td> </tr> <tr> <td>\$100 - \$500K</td> <td>Interchange + 0.25% + 7¢</td> </tr> <tr> <td>\$500 - \$1M</td> <td>Interchange + 0.20% + 6¢</td> </tr> <tr> <td>\$1M+</td> <td>Interchange + 0.15% + 6¢</td> </tr> </tbody> </table>	Monthly processing	Interchange	\$0 - \$50K	Interchange + 0.40% + 8¢	\$50 - \$100K	Interchange + 0.35% + 7¢	\$100 - \$500K	Interchange + 0.25% + 7¢	\$500 - \$1M	Interchange + 0.20% + 6¢	\$1M+	Interchange + 0.15% + 6¢	2.7% + 5¢	2.5%	<p>13¢ + Payment method fee</p> <p>13¢ + Interchange + 0.6% </p> <p>13¢ + Interchange + 0.6% </p> <p>13¢ + 3.95% </p> <p><i>Check website for other card types</i></p>	Processing rates per transaction that are not publicly listed.	-
Monthly processing	Interchange																	
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Keyed and online credit card processing rates	<p>2.28% + 25¢ Average</p> <table border="1"> <thead> <tr> <th>Monthly processing</th> <th>Interchange</th> </tr> </thead> <tbody> <tr> <td>\$0 - \$50K</td> <td>Interchange + 0.50% + 25¢</td> </tr> <tr> <td>\$50 - \$100K</td> <td>Interchange + 0.45% + 20¢</td> </tr> <tr> <td>\$100 - \$500K</td> <td>Interchange + 0.35% + 20¢</td> </tr> <tr> <td>\$500 - \$1M</td> <td>Interchange + 0.25% + 15¢</td> </tr> <tr> <td>\$1M+</td> <td>Interchange + 0.15% + 15¢</td> </tr> </tbody> </table>	Monthly processing	Interchange	\$0 - \$50K	Interchange + 0.50% + 25¢	\$50 - \$100K	Interchange + 0.45% + 20¢	\$100 - \$500K	Interchange + 0.35% + 20¢	\$500 - \$1M	Interchange + 0.25% + 15¢	\$1M+	Interchange + 0.15% + 15¢	2.9% + 30¢	<p>2.8% + 30¢ Online</p> <p>3.3% + 15¢ Keyed</p>	<p>13¢ + Payment method fee</p> <p>13¢ + Interchange + 0.6% </p> <p>13¢ + Interchange + 0.6% </p> <p>13¢ + 3.95% </p> <p><i>Check website for other card types</i></p>	Processing rates per transaction that are not publicly listed.	<p>1.9% - 2.4% + fixed fee QR transactions</p> <p>2.7% - 3.5% Advanced Checkout - eCommerce</p> <p>2.9% + fixed fee Commercial Transactions</p> <p>2.9% - 3.5% Payments Pro</p> <p>3.3% + 15¢ Virtual Terminal</p>
Monthly processing	Interchange																	
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Hardware pricing	\$239 - \$429 Upfront payment or \$39/mo 12-month financing	\$79 - \$449	\$69 - \$899	Not publicly listed	Prices not publicly listed but often include a monthly fee.	-												
ACH/EFT bank transfer fees	<p>0.5% + 25¢ for transactions below \$25,000 (fees capped at \$6)</p> <p>0.05% for every dollar exceeding \$25,000</p>	<p>1% + 40¢ Fees capped at \$5</p>	Only available in the U.S.	53¢	Not publicly listed	-												
ACH/EFT return fees	\$5 per occurrence	\$5	-	Not publicly listed	Not publicly listed	-												
Chargeback fees	\$15 Refunded if you win the dispute	\$15 Non-refundable chargeback fee	\$0	Not publicly listed	Not publicly listed	<p>\$20 Non-refundable chargeback fee</p> <p>\$20 - \$40 Fee to dispute a chargeback</p>												
Additional fees and charges	0.4% per transaction when using Recurring Payments	<p>+ 15¢ (Tap to Pay)</p> <p>+0.5% (Manually entered card fee)</p> <p>Customers may face varying processing rates based on tools.</p>	<p>2.5% load fee for gift cards</p> <p>1.5% for instant deposits</p> <p>Additional fees for premium products</p>	The fees fluctuate greatly depending on customers' used payment method, up to 4%	Incur a fee for terminating a contract early.	Additional fees from 9¢ to 1.2% per transaction for using PayPal Online Card Payment Services.												

What is Interchange Plus pricing?

You'll notice a few providers have rates that look like **Interchange + X% + X¢**.

"Interchange" is simply a fee charged by the card brands (Visa, Mastercard, etc...) to cover the costs of processing, fraud, and customer rewards.

With Interchange Plus pricing, the payment provider passes the interchange cost directly to you and adds a small margin on top. With flat rate pricing (X% + X¢), the true interchange cost is hidden and you often pay a much higher margin so the payment provider can profit more from the transaction.

Interchange Plus is simply a more affordable alternative to a flat rate. You pay the true wholesale cost of each transaction, plus a small margin on top. So when the interchange for a certain card only costs 1%, you'll pay 1.4% instead of 2.9%.



[Watch our video for a deeper dive](#)



Want to see what you could save with Helcim?

Send us your merchant statement and we'll compare your current rates against ours.

[Compare now](#)

Company						
Monthly fee	\$19 - \$105/mo eCommerce	\$49 - \$517/mo (Basic - Advanced) \$2,300/mo on 3-year term (Plus) \$119/mo per location (POS Pro)	\$75/mo Show your name on customers' bank statements \$275/mo Design custom branded payment pages	\$0/mo (Free) Processing at least \$150K/mo \$99/mo (Basic) Processing ≤ \$50K/mo \$189/mo (Pro) Processing from \$50K to \$250K/m	Retail \$139 - \$399/mo per location (+\$69/mo per extra register) Restaurant \$239 - \$499/mo (+\$40/mo per kitchen display)	\$14.99/mo
In-person credit card processing rates	2.65% + 10¢	2.6% + 0¢ Basic 2.5% + 0¢ Grow 2.4% + 0¢ Advanced	-	Interchange + 0.38% + 8¢ Free Interchange + 8¢ Basic Interchange + 6¢ Pro	2.6% + 10¢	Interchange + 0.25% + 10¢ Retail Storefront Plan Interchange + 0.20% + 9¢ Restaurant plan
Keyed and online credit card processing rates	2.85% + 30¢	2.8% + 30¢ Basic 2.6% + 30¢ Grow 2.4% + 30¢ Advanced	-	Interchange + 0.48% + 23¢ Free Interchange + 8¢ Basic Interchange + 6¢ Pro	2.9% + 30¢	Interchange + 0.35% + 10¢ E-Commerce Plan
Hardware pricing	\$34.95 - \$39.95/mo	\$69 - \$1,299	-	Third-party hardware from Clover or Talech	\$34 - \$629	Purchased through other vendors like Clover, Vital, and Bonsai
ACH/EFT bank transfer fees	-	Available through third-party integration (rates vary)	0.75% + 40¢ (Standard plan) Fees capped at \$3 1% + 40¢ (Advanced plan) Fees capped at \$4	Not publicly listed	-	Not publicly listed
ACH/EFT return fees	-	Rates vary by third-party integration	50¢	Not publicly listed	-	Not publicly listed
Chargeback fees	\$25 Non-refundable chargeback fee \$80 Authorization chargeback handling	\$15 Refunded if you win the dispute	\$5	Not publicly listed	Not publicly listed. Non-refundable.	\$15
Additional fees and charges	8¢ (Digital communications) \$2.5 (Aged close batch) \$5 (Moneris Go software fee) \$5 (Minimum merchant discount rate) \$2 (Paper statement fee) Incur a fee for terminating a contract early.	Extra transaction fees from 0.6% to 2% merchants process with 3rd-party payment providers.	1% fee added for international transactions	Not publicly listed	Not publicly listed	20¢ Batch settlement fee 75¢ Voice authorization \$5/mo Gateway fee \$24/yr Annual reporting fee

Company			 A Visa Solution		
Monthly fee	\$0	\$0	\$25	\$0 Starter \$190/mo Professional \$500+/mo Done-for-you A/R	\$0
In-person credit card processing rates	2.60% + 10¢	2.5% + 10¢	2.9% + 30¢	3.5% + 5¢ Starter 2.9% + 3¢ (Professional) Plus 0.2% on all billings over \$50K/mo 2.9% + 3¢ (Done-for-you A/R) Plus 0.2% on all billings over \$50K/mo	-
Keyed and online credit card processing rates	2.90% + 30¢	Not publicly listed	2.9% + 30¢	3.5% + 5¢ Starter 2.9% + 3¢ (Professional) Plus 0.2% on all billings over \$50K/mo 2.9% + 3¢ (Done-for-you A/R) Plus 0.2% on all billings over \$50K/mo	5% + 50¢
Hardware pricing	-	From \$799	\$135 - \$189	-	-
ACH/EFT bank transfer fees	Not publicly listed	Not publicly listed	0.75%	1.5% Starter 1% (Professional) Plus 0.2% on all billings over \$50K/mo 1% (Done-for-you A/R) Plus 0.2% on all billings over \$50K/mo	Not publicly listed
ACH/EFT return fees	Not publicly listed	Not publicly listed	\$20	Not publicly listed	Not publicly listed
Chargeback fees	Not publicly listed	\$50 Non-refundable	\$19	Not publicly listed	\$15 Refunded if you win the dispute \$20 (PayPal transactions) Refunded if you win the dispute
Additional fees and charges	Not publicly listed	Requires a 12, 24, or 36 month contract. Epos Now may hold funds up to 6 months if the contract is terminated. \$64/mo per terminal inactivity fee if you process less than \$2,000 or 75% of card payments in a rolling 28-day period.	\$0.25 Authorization fee \$0.25 Batch fee \$1.20 Verbal authorization fee	Extra costs for personalized support, migration and onboarding	Not publicly listed

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Square	https://squareup.com/ca/en/pricing/ https://squareup.com/ca/en/hardware/	Host Merchant Services	https://www.hostmerchantservices.com/pricing/ https://www.hostmerchantservices.com/articles/chargeback-fee/
Adyen	https://www.adyen.com/pricing/ https://docs.adyen.com/risk-management/manage-disputes/	POS Nation	https://www.posnation.com/pricing/
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Shopify	https://www.shopify.com/pricing/ https://help.shopify.com/en/manual/payments/chargebacks/chargeback-process#chargeback-fee/	DepositFix	https://www.depositfix.com/pricing/
GoCardless	https://gocardless.com/en-ca/pricing/	Rotessa	https://rotessa.com/pricing/
		Paddle	https://www.paddle.com/pricing/ https://www.paddle.com/help/manage/risk-prevention/understanding-chargebacks-with-paddle/



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